

Information to identify the case:			
Debtor 1	James M. Boyle Jr.		Social Security number or ITIN xxx-xx-3797
	First Name	Middle Name	Last Name
Debtor 2	Diane J. Boyle		Social Security number or ITIN xxx-xx-2698
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20364-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Boyle Jr.

Diane J. Boyle

6/19/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
James M. Boyle, Jr.
Diane J. Boyle
DebtorsCase No. 15-20364-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 3
Total Noticed: 32

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db/jdb
cr +James M. Boyle, Jr., Diane J. Boyle, 3105 Deerwood Drive, Allison Park, PA 15101-3937
+Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
Pittsburgh, Pa 15222-5413
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,
51 East Bethpage Road, Plainview, NY 11803-4224
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
cr +Wilmington Trust, National Association, et al, c/o Planet Home Lending, LLC,
321 Research Parkway, Meriden, CT 06450-8301
14005829 +Amy F Doyle, Esq., 204 Saint Charles Way, Unit E #177, York, PA 17402-4646
14005830 +Atlantic Credit & Finance Inc, 2727 Franklin Road, Roanoke, VA 24014-1011
14007589 +BMO Harris Bank N.A., ATTN: BRK-180-RC, 770 N Water St, Milwaukee WI 53202-0002
14700628 +BMO Harris Bank, N.A., P.O. Box 2035, Milwaukee, WI 53201-2035
13991095 +FNMA, 14523 South Millikan Way, Ste 200, Beaverton, OR 97005-2352
14076797 +Federal National Mortgage Association (FNMA), Seterus Inc, 14523 SW Miliken Way,
Suite 200, Beaverton, OR 97005-2352
14005833 +Frederic I Weinberg, Esq., 1001 East Hector Street, Suite 220,
Conshohocken, PA 19428-2395
13991096 +KML LAW GROUP, PC, Ste 5000, BNY MELLON Independance Center, 701 Market Street,
Philadelphia, PA 19106-1541
14005838 +Midland Funding LLC, 4660 Trindle Road, Camp Hill, PA 17011-5610
14017221 +Peoples Natural Gas Company, LLC, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866, Attn: Dawn Lindner
13991097 +Peter Ashcroft, Esq., Bernstein Burkley, 707 Grant Street, Ste 2200 Gulf Tower,
Pittsburgh, PA 15219-1908
14005841 +Philip C Warholc, Esq., Capozzi & Assoc, PC, PO Box 5866, Harrisburg, PA 17110-0866
13991099 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Seterus, PO BOX 2008, Grand Rapids, MI 49501-2008)
14004445 +School District and Township of Shaler (EIT), Attn: Kathleen Golembiewski, 300 Wetzel Road,
Glenshaw, PA 15116-2280
13991098 +Scool District & Township of Shaler, 300 Wetzel Road, Glenshaw, PA 15116-2280
14005844 +US Department of Education, 400 Maryland Avenue SW, Washington, DC 20202-0001
14986225 +Wilmington Trust, National Association, c/o Planet Home Lending,
321 Research Pkwy, Suite 303, Meriden, CT 06450-8342

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 20 2020 03:51:16 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13991094 +EDI: GMACFS.COM Jun 20 2020 07:23:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
14005828 EDI: AIS.COM Jun 20 2020 07:23:00 American InfoSource LP, PO BOX 269093,
Oklahoma City, OK 73126-9093
14113263 +EDI: CHRM.COM Jun 20 2020 07:23:00 Chrysler Capital, P.O. Box 961275,
Fort Worth, TX 76161-0275
14067398 +E-mail/Text: kburkley@bernsteinlaw.com Jun 20 2020 03:52:01 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
14005831 EDI: ECMC.COM Jun 20 2020 07:23:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14005834 EDI: JEFFERSONCAP.COM Jun 20 2020 07:23:00 Jefferson Capital Systems, LLC, PO Box 7999,
Saint Cloud, MN 56302-9617
14005836 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 04:07:55 LVNV Funding LLC,
c/o RCS, LP, 15 South Main Street, Greenville, SC 29601-2743
14073060 E-mail/PDF: resurgentbknofications@resurgent.com Jun 20 2020 04:07:55
LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14005839 E-mail/Text: ebn@vativrecovery.com Jun 20 2020 03:50:59 Palisades Acquisition IX, LLC,
c/o Viativ Recovery Solutions LLC, PO Box 40728, Houston, TX 77240-0728

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BMO Harris Bank, N.A.
cr Duquesne Light Company
cr Federal National Mortgage Association (FNMA)
cr School District and Township of Shaler (EIT)
cr Wilmington Trust, National Association, not in its
14005827* +Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14005832* +FNMA, 14523 South Millikan Way, Ste 200, Beaverton, OR 97005-2352
14005835* +KML LAW GROUP, PC, Ste 5000, BNY MELLON Independance Center, 701 Market Street,
Philadelphia, PA 19106-1541
14005840* +Peter Ashcroft, Esq., Bernstein Burkley, 707 Grant Street, Ste 2200 Gulf Tower,
Pittsburgh, PA 15219-1908

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Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****
14005843* ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Seterus, PO BOX 2008, Grand Rapids, MI 49501-2008)
14005842* +Scool District & Township of Shaler, 300 Wetzel Road, Glenshaw, PA 15116-2280
14005837 ##M & I Bank, 11548 W. Theodore Trecker Way, Milwaukee, WI 53214-1142

TOTALS: 5, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 19, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Federal National Mortgage Association (FNMA)
andygornall@latouflawfirm.com
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com
David Z. Valencik on behalf of Debtor James M. Boyle, Jr. dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com
David Z. Valencik on behalf of Joint Debtor Diane J. Boyle dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor James M. Boyle, Jr. dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com
Donald R. Calaiaro on behalf of Joint Debtor Diane J. Boyle dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor Wilmington Trust, National Association, not in
its individual capacity, but solely as trustee for MFRA Trust 2015-1 heather@mvrlaw.com,
Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Federal National Mortgage Association
bkggroup@kmlawgroup.com
James P. Valecko on behalf of Creditor BMO Harris Bank, N.A. jvalecko@weltman.com,
PitEcfc@weltman.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association (FNMA)
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Joshua I. Goldman on behalf of Creditor Federal National Mortgage Association (FNMA)
jgoldman@kmlawgroup.com
Lorraine Gazzara Doyle on behalf of Creditor Wilmington Trust, National Association, not in
its individual capacity, but solely as trustee for MFRA Trust 2015-1 lorraine@mvrlaw.com,
diane@mvrlaw.com
Mark B. Peduto on behalf of Debtor James M. Boyle, Jr. mpeduto@c-vlaw.com,
jadam@c-vlaw.com; ssimmons@c-vlaw.com; kmosur@c-law.com; apratt@c-vaw.com
Mark B. Peduto on behalf of Joint Debtor Diane J. Boyle mpeduto@c-vlaw.com,
jadam@c-vlaw.com; ssimmons@c-vlaw.com; kmosur@c-law.com; apratt@c-vaw.com
Michael J Shavel on behalf of Creditor Wilmington Trust, National Association, et al
mshavel@hillwallack.com, skenny@hillwallack.com; lharkins@hillwallack.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Peter J. Ashcroft on behalf of Creditor School District and Township of Shaler (EIT)
pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 22